

AMENDMENTS TO THE CLAIMS

This listing of claims will replace all prior versions, and listings, of claims in the application.

List of Claims:

Please amend the claims as follows:

1. (Currently Amended) A method of insuring landscape architectural objects, the method comprising:

determining a value associated with a landscape architectural object, said landscape architectural object comprising woody trees and shrubs that appreciate over time;

determining a change in the value of the object over a period of time;

determining, based at least in part upon an inspection of the landscape architectural object, a risk-of-loss to the object attributable to an eligible event that can occur over the time period; and

using a computer programmed to determine a cost of an indemnity against a loss to the object from the eligible event over the time period based on the change in value and the risk-of-loss.

2. (Original) The method of claim 1, wherein the risk-of-loss is based on a susceptibility-of-loss to the landscape architectural object from the eligible event.

3. (Original) The method of claim 2, wherein the susceptibility-of-loss is based on at least one of an attribute of the landscape architectural object and an attribute of a landscape architectural setting associated with the object.

4. (Original) The method of claim 3, wherein the attribute of the landscape architectural object comprises at least one of a disease susceptibility, an insect damage susceptibility, a flood tolerance, a drought tolerance, a fire tolerance, a heat tolerance, a frost tolerance, a wind tolerance, an impact tolerance, a transplantability, a brittleness, a hardness zone tolerance, and a hail tolerance.

5. (Original) The method of claim 3, wherein the attribute of the landscape architectural setting comprises at least one of an elevation, a grade, a stability, a drainage capacity, a proximity to standing or flowing water, an amount of natural or man-made shelter, an accessibility, a proximity to vehicular traffic, a proximity to air traffic, a proximity to industrial property, a soil type, a density of plantings, a land use type, a historic weather pattern, and a geographic location.
6. (Original) The method of claim 2, wherein the susceptibility-of-loss is based on an aging of the landscape architectural object over the time period.
7. (Original) The method of claim 6, wherein the aging is related to at least one of a growth rate and a degradation rate associated with the landscape architectural object.
8. (Original) The method of claim 7, wherein the at least one of the growth rate and the degradation rate is based on at least one of an attribute of the landscape architectural object and an attribute of a landscape architectural setting associated with the object.
9. (Original) The method of claim 8, wherein the attribute of the landscape architectural object comprises at least one of a hardiness relative to a geographic location, a height, a maturity, a spread, a basal width, a container size, a lifespan, a soil adaptability, an anaerobic capacity, a pollution tolerance, an irrigation requirement, a sunlight requirement, a salinity tolerance, a shade tolerance, a drainage requirement, a shade-to-sun requirement, an urban tolerance, a form, a containerization tolerance, a temperature tolerance, a material type, a construction quality, a dimension, and a material finish.
10. (Original) The method of claim 8, wherein the attribute of the landscape architectural setting comprises at least one of a geographic location of the setting, a climate, an air quality, a pollution amount, a temperature, a rainfall amount, a sunshine amount, an atmospheric pressure, a wind amount, a slope, an altitude, a drainage, a landscape density, a shade-to-sun ratio, a soil pH, a soil salinity, a soil hardness, a soil compactness, a soil texture, a soil color, a soil type, a calcium carbonate (CaCO₃) content, an urbanness, a land use type, a historic weather pattern, a moisture

retention factor an evapotranspiration rate, and a relative humidity.

11. (Original) The method of claim 1, wherein the risk-of-loss is based on at least one of frequency-of-loss and severity-of-loss information related to a prior loss from an event occurring before the eligible event and of an event type related to the eligible event.

12. (Original) The method of claim 11, wherein the prior loss is associated with at least one of the landscape architectural object and property associated with the object.

13. (Original) The method of claim 12, wherein the prior loss associated with the landscape architectural object is a prior loss to at least one of the object, a second object included in a same landscape architectural setting as the object, a third object of an object type related to landscape architectural object, and a fourth object included in an environment having an attribute of the landscape architectural setting.

14. (Original) The method of claim 12, wherein the prior loss associated with the property is a prior loss to at least one of property included on a same parcel of land including the landscape architectural object, property adjoining the parcel of land, property in a same geographic zone as the parcel of land, and property included on land having an attribute of the parcel of land.

15. (Original) The method of claim 14, wherein the parcel of land is at least one of residential land, commercial land, and agricultural land.

16. (Original) The method of claim 1, wherein the risk-of-loss to the object from the eligible event is based on an event trend model.

17. (Original) The method of claim 16, wherein the event trend model includes information related to at least one of a storm, a cyclone, a tornado, a flood, a fire, hail, a freeze, an earthquake, lightning, explosion, drought, soil contamination, theft, disease, insect damage, casualty events, and vandalism occurring prior to the eligible event.

18. (Original) The method of claim 16, wherein the information included in the event trend model is correlated with at least one of a landscape architectural setting including the landscape architectural object, a geographic-zone including the landscape architectural setting, and a geographic location having an attribute of the landscape architectural setting.

19. (Original) The method of claim 1, wherein the risk-of-loss is based on at least one of a susceptibility-of-loss to the landscape architectural object from the eligible event, frequency-of-loss information related to a prior loss from an event occurring before the eligible event and of an event type related to the eligible event, severity-of-loss information related to the prior loss, and an event trend model.

20. (Original) The method of claim 1, wherein the eligible event includes at least one of a storm, a cyclone, a tornado, a flood, fire, hail, a freeze, an earthquake, lightning, explosion, drought, contamination, pollution, theft, disease, pest damage, casualty events, and vandalism.

21. (Original) The method of claim 1, wherein the eligible event is included in at least one of a plurality of event classes based on the determined risk-of-loss to the object attributable to the eligible event.

22. (Original) The method of claim 21, wherein the determining the cost of the indemnity against the loss to the object from the eligible event over the time period is based on the at least one of the event classes in which the eligible event is included.

23. (Original) The method of claim 1, wherein the indemnity against the loss to the object is based on a cost to replace the object when the loss from the eligible event is a total loss, and one of a cost to recondition the object and an amount of diminished value of the object when the loss from the eligible event is a partial loss.

24. (Original) The method of claim 23, wherein each of the cost to replace, the cost to recondition, and the amount of diminished value is based on at least one of a material cost of the object at the time of the loss, an installation cost of the object at the time of the loss, an appraised

value based on an appraisal of the object at the time of the loss, and a calculated value based on the determined change in the value of the object over the period of time.

25. (Original) The method of claim 23, wherein the indemnity is based on a percentage of one of the cost to replace the object, the cost to recondition the object, and the amount of diminished value of the object.

26. (Original) The method of claim 25, wherein the indemnity is based on the percentage of the one of the cost to replace the object, the cost to recondition the object, and the amount of diminished value of the object minus a deductible cost.

27. (Original) The method of claim 23, comprising:

adjusting the indemnity based on an availability following an occurrence of the eligible event of at least one of a replacement for the object, labor to replace the object, and labor to recondition the object.

28. (Original) The method of claim 23, wherein when the indemnity is based the cost to recondition the object, the method comprises:

adjusting the indemnity based on an amount of natural restoration of the object prior to a reconditioning of the object.

29. (Original) The method of claim 23, comprising:

adjusting the indemnity based on a value of property associated with the landscape architectural object.

30. (Original) The method of claim 23, comprising:

adjusting the indemnity based on a total value of a plurality of landscape architectural objects as included in a landscape architectural setting associated with the object.

31. (Original) The method of claim 30, comprising:

adjusting the indemnity based on a total value of a plurality of landscape architectural

objects of an object type related to the landscape architectural object as included in the landscape architectural setting.

32. (Original) The method of claim 1, wherein the cost of the indemnity against the loss to the object from the eligible event over the time period is based on the following equation:

$$C_i = \int_{t=t_1}^{t=t_2} V(t) \times R_E(t) dt + C_A;$$

wherein: C_i is the cost of the indemnity against the loss to the object from the eligible event over the time period (t_2-t_1);

$V(t)$ represents the change in the value of object over the time period;

$R(t)$ represents the risk-of-loss to the object attributable to the eligible event E that can occur over the period;

dt represents a portion of the period; and

C_A represents a cost associated with administering the indemnity over the period.

33. (Original) The method of claim 32, wherein the cost C_i represents a cost to underwrite the indemnity.

34. (Original) The method of claim 33, wherein a consumer cost of the indemnity C_{CI} includes the cost of the indemnity C_i plus a cost associated with marketing the indemnity C_{MI} .

35. (Original) The method of claim 34, comprising:

adjusting the consumer cost of the indemnity C_{CI} based on an implementation of a developmental program associated with a development of the landscape architectural object in a landscape architectural setting.

36. (Original) The method of claim 35, wherein the developmental program addresses at least one of a disease susceptibility, an insect damage susceptibility, a flood tolerance, a drought tolerance, a fire tolerance, a heat tolerance, a frost tolerance, a wind tolerance, an impact tolerance, a transplantability, a brittleness, a hail tolerance, a hardness relative to a geographic location, a height, a maturity, a spread, a basal width, a container size, a lifespan, a soil adaptability, an anaerobic capacity, a pollution tolerance, an irrigation requirement, a sunlight

requirement, a salinity tolerance, a shade tolerance, a drainage requirement, a shade-to-sun requirement, an urban tolerance, a form, and a maintenance of the landscape architectural object.

37. (Original) The method of claim 35, wherein the developmental program addresses at least one of an elevation, a grade, a stability, a drainage capacity, a proximity to standing or flowing water, an amount of natural or man-made shelter, an accessibility, a proximity to vehicular traffic, a proximity to air traffic, and a proximity to industrial property, a soil type, a density of plantings, a geographic location of the setting, a climate, an air quality, a pollution amount, a temperature, a rainfall amount, a sunshine amount, an atmospheric pressure, a wind amount, a slope, an altitude, a drainage, a landscape density, a shade-to-sun ratio, a soil pH, a soil salinity, a soil hardness, a soil compactness, a soil texture, a soil color, a soil type, a calcium carbonate (CaCO_3) content, an urbanness, a moisture retention factor, an evapotranspiration rate, a relative humidity, and a maintenance of the landscape architectural setting.

38. (Original) The method of claim 1, wherein the determining the value associated with the landscape architectural object comprises:

determining regional pricing information associated with at least one of a material cost of the landscape architectural object and an installation cost associated with an installing of the landscape architectural object in a landscape architectural setting.

39. (Original) The method of claim 38, wherein the determining regional pricing information comprises:

aggregating pricing information associated with at least one geographic region.

40. (Original) The method of claim 38, wherein the regional pricing information is based on at least one of retail regional pricing information and wholesale regional pricing information associated with the at least one of the material cost and the installation cost.

41. (Original) The method of claim 38, wherein the retail regional pricing information includes labor rates associated with contracting quotes, government publications, trade associations, industry publications, and affiliated labor contractors associated with the installing of the

landscape architectural object in the landscape architectural setting.

42. (Original) The method of claim 38, wherein the retail regional pricing information includes information describing a time and a cost per unit of time associated with the installing of the landscape architectural object in the landscape architectural setting.

43. (Original) The method of claim 38, wherein the determining the change in the value of the object over the period of time comprises:

determining a change in the at least one of the material cost and the installation cost over the period.

44. (Original) The method of claim 43, wherein the determining the change in the at least one of the material cost and the installation cost over the period comprises:

adjusting the regional pricing information associated with the at least one of the material cost and the installation cost over the period based on a macro-economic trend model.

45. (Original) The method of claim 43, wherein the change in the material cost associated with the landscape architectural object is based on at least one of a growth rate, a degradation rate, an appreciation rate, and a depreciation rate associated with the object over the time period.

46. (Original) The method of claim 45, wherein the at least one of the growth rate, the degradation rate, the appreciation rate, and the depreciation rate is based on at least one of an attribute associated with the landscape architectural object and an attribute associated with the landscape architectural setting.

47. (Original) The method of claim 1, wherein the change in the value of the object over the period of time is based on a property value trend model associated with a parcel of land including the landscape architectural object.

48. (Original) The method of claim 47, wherein the property value trend model includes at least one of a property sale price, an advertised property price, an insured property value, a property

type, a property grade, a lot size, a structure size, a property appraisal, and a property tax assessment value associated with the parcel of land.

49. (Original) The method of claim 1, wherein the determining the value associated with the landscape architectural object comprises:

determining a value associated with the landscape architectural object based on an aesthetic contribution of the object to a landscape architectural setting.

50. (Original) The method of claim 1, wherein the landscape architectural object includes at least one of a natural and a structural object.

51. (Original) The method of claim 50, wherein the natural object includes at least one of earth, rock, water, and a planting.

52. (Original) The method of claim 50, wherein the structural object includes at least one of an earthen-structure, an enclosure, a shelter, a specialty building, an engineering structure, an engineering system, a sculptural component, and an outdoor furnishing.

53. (Withdrawn) A method of adjudicating a claim for a loss to a landscape architectural object, the method comprising:

determining prior to the loss a change in a value associated with the landscape architectural object over a period of time that includes the loss;

determining whether the loss is a total or partial loss to the object; and

paying an amount for the loss based on a cost to replace the object when the loss is a total loss, and one of a cost to recondition the object and an amount of diminished value of the object when the loss is a partial loss;

wherein each of the cost to replace the object, the cost to recondition the object, and the amount of diminished value of the object is based on at least one of a material cost of the object at the time of the loss, an installation cost of the object at the time of the loss, an appraised value based on an appraisal of the object at the time of the loss, and a calculated value based on the determined change in the value of the object over the period of time.

54. (Withdrawn) The method of claim 53, wherein a percentage of one of the cost to replace the object, the cost to recondition the object, and the amount of diminished value of the object is paid for the loss.

55. (Withdrawn) The method of claim 54, wherein the percentage of the one of the cost to replace the object, the cost to recondition the object, and the amount of diminished value of the object minus a deductible cost is paid for the loss.

56. (Withdrawn) The method of claim 53, comprising:
adjusting the amount paid for the loss based on an availability following the loss of at least one of a replacement for the object, labor to replace the object, and labor to recondition the object.

57. (Withdrawn) The method of claim 53, wherein when the amount paid for the loss is based the cost to recondition the object, the method comprises:
adjusting the amount paid for the loss based on an amount of natural restoration of the object prior to a reconditioning of the object.

58. (Withdrawn) The method of claim 53, comprising:
adjusting the amount paid for the loss based on a value of property associated with the landscape architectural object.

59. (Withdrawn) The method of claim 53, comprising:
adjusting the amount paid for the loss based on a total value of a plurality of landscape architectural objects as included in a landscape architectural setting associated with the object.

60. (Withdrawn) The method of claim 59, comprising:
adjusting the amount paid for the loss based on a total value of a plurality of landscape architectural objects of an object type related to the landscape architectural object as included in the landscape architectural setting.

61. (Withdrawn) The method of claim 53, wherein the determining prior to the loss the change in the value associated with the landscape architectural object comprises:

determining prior to the loss regional pricing information associated with at least one of an initial material cost of the landscape architectural object and an initial installation cost associated with an installing of the landscape architectural object in a landscape architectural setting.

62. (Withdrawn) The method of claim 61, wherein the determining prior to the loss the change in the value associated with the landscape architectural object comprises:

determining a change over the period in the regional pricing information associated with the at least one of the initial material cost and the initial installation cost determined prior to the loss.

63. (Withdrawn) The method of claim 62, wherein the determining the change over the period in the regional pricing information comprises:

adjusting the regional pricing information associated with the at least one of the initial material cost and the initial installation cost determined prior to the loss based on a macro-economic trend model.

64. (Withdrawn) The method of claim 53, wherein the determining prior to the loss the change in the value associated with the landscape architectural object is based on at least one of a growth rate, a degradation rate, an appreciation rate, and a depreciation rate associated with the object over the time period.

65. (Withdrawn) The method of claim 64, wherein the at least one of the growth rate, the degradation rate, the appreciation rate, and the depreciation rate is based on at least one of an attribute associated with the landscape architectural object and an attribute associated with the landscape architectural setting.

66. (Withdrawn) The method of claim 53, comprising:

sending an appraiser to a location of the loss to determine whether the loss is a total or partial loss to the object.

67. (Withdrawn) The method of claim 66, comprising:

making available to the appraiser at least one of the material cost of the object at the time of the loss, the installation cost of the object at the time of the loss, the cost to recondition the object at the time of the loss, the appraised value of the value of the object at the time of the loss, the amount of diminished value of the object from the loss, and the calculated value of the object based on the change in the value associated with the object over the period of time.

68. (Withdrawn) The method of claim 67, wherein the at least one of the material cost and the installation cost of the object is based on a real-time regional pricing model.

69. (Withdrawn) The method of claim 66, comprising:

identifying a standard for valuing the landscape architectural object;
identifying a standard for inspecting the landscape architectural object;
creating a certified appraisal associated with the landscape architectural object based on the identified standard for valuing; and
creating a certified inspection report associated with the landscape architectural object based on the identified standard for inspecting.

70. (Withdrawn) The method of claim 69, wherein the appraiser is certified to determine the at least one of the cost to recondition the object at the time of the loss, the appraised value of the object at the time of the loss, the amount of diminished value of the object from the loss, and the calculated value of the object based on the change in the value associated with the object over the period of time based on the certified appraisal and certified inspection report.

71. (Withdrawn) The method of claim 53, comprising:

receiving a claim for the loss of the landscape architectural object;
offering a settlement for the loss based on at least one of the material cost of the object at the time of the loss, the installation cost of the object at the time of the loss, and the calculated

value based on the determined change in the value of the object over the period of time;
paying the settlement for the loss when the settlement offered is accepted; and
sending an appraiser to a location of the loss to determine the at least one of the cost to replace the object, the cost to recondition the object, and the amount of diminished value of the object when the settlement offered is rejected.

72. (Withdrawn) The method of claim 71, wherein the settlement is based on a greater of the material cost plus the installation cost and the calculated value based on the determined change in the value of the object over the period of time.

73. (Currently Amended) A system for insuring landscape architectural objects, comprising:
a data model comprising software; and
a processor ~~coupled to~~ processing the data model, the processor including:
logic configured to determine a value associated with a landscape architectural object based on information included in the data model, said landscape architectural object comprising woody trees and shrubs that appreciate over time;
logic configured to determine a change in the value of the object over a period of time based on information included in the data model;
logic configured to determine, based at least in part upon an inspection of the landscape architectural object, a risk-of-loss to the object attributable to an eligible event that can occur over the time period based on information included in the data model; and
logic integrated within a computer configured to determine a cost of an indemnity against a loss to the object from the eligible event over the time period based on the change in value and the risk-of-loss.

74. (Original) The system of claim 73, wherein the logic configured to determine the value associated with the landscape architectural object comprises:
logic configured to determine regional pricing information associated with at least one of an initial material cost of the landscape architectural object and an initial installation cost associated with an installing of the landscape architectural object in a landscape architectural setting included in the data model.

75. (Original) The system of claim 74, wherein the logic configured to determine the change in the value of the object over the period of time comprises:

logic configured to determine a change over the period in the regional pricing information associated with the at least one of the initial material cost and the initial installation cost determined prior to the loss.

76. (Original) The system of claim 75, wherein the logic configured to determine the change over the period in the regional pricing information comprises:

logic configured to adjust the regional pricing information associated with the at least one of the initial material cost and the initial installation cost determined prior to the loss based on at least one of a macro-economic trend model and a property value trend model included in the data model.

77. (Original) The system of claim 73, wherein the logic configured to determine the change in the value of the object over the period of time comprises:

logic configured to determine at least one of a growth rate, a degradation rate, an appreciation rate, and a depreciation rate associated with the object over the time period.

78. (Original) The system of claim 77, wherein the at least one of the growth rate, the degradation rate, the appreciation rate, and the depreciation rate is based on at least one of an attribute associated with the landscape architectural object and an attribute associated with the landscape architectural setting included in the data model.

79. (Original) The system of claim 73, wherein the logic configured to determine the risk-of-loss to the object comprises:

logic configured to determine a susceptibility-of-loss to the landscape architectural object from the eligible event.

80. (Original) The system of claim 79, wherein the susceptibility-of-loss is based on at least one of an attribute of the landscape architectural object and an attribute of a landscape architectural

setting associated with the object included in the data model.

81. (Original) The system of claim 80, wherein the logic configured to determine the susceptibility-of-loss comprises:

logic configured to determine at least one of a growth rate and a degradation rate associated with the landscape architectural object based on the at least one of the attribute of the landscape architectural object and the attribute of a landscape architectural setting associated with the object included in the data model.

82. (Original) The system of claim 73, wherein the risk-of-loss to the object is based on at least one of frequency-of-loss information related to a prior loss from an event occurring before the eligible event and of an event type related to the eligible event, severity-of-loss information related to the prior loss, and an event trend model included in the data model.

83. (Original) The system of claim 82, wherein the at least one of the frequency-of-loss and severity-of-loss information related to the prior loss is associated with at least one of the landscape architectural object and property associated with the object.

84. (Original) The system of claim 73, wherein the logic configured to determine the cost of the indemnity against the loss to the object from the eligible event over the time period calculates following equation:

$$C_I = \int_{t_1}^{t_2} V(t) \times R_E(t) dt + C_A;$$

wherein: C_I is the cost of the indemnity against the loss to the object from the eligible event over the time period (t_2-t_1) ;

$V(t)$ represents the change in the value of object over the time period;

$R(t)$ represents the risk-of-loss to the object attributable to the eligible event E that can occur over the period;

dt represents a portion of the period; and

CA represents a cost associated with administering the indemnity over the period.

85. (Original) The system of claim 73, comprising:

logic configured to receive a claim for the loss of the landscape architectural object;

logic configured to determine whether the loss is a total or partial loss to the object based on information included in the claim;

logic configured to offer a settlement for the loss based on at least one of a cost to replace the object when the loss is a total loss, and one of a cost to recondition the object and an amount of diminished value of the object when the loss is a partial loss; and

logic configured to pay the settlement for the loss when the settlement offered is accepted.

86. (Original) The system of claim 85, wherein each of the cost to replace the object, the cost to recondition the object, and the amount of diminished value of the object is based on at least one of a material cost of the object at the time of the loss included in the data model, an installation cost of the object at the time of the loss included in the data model, and a calculated value based on the determined change in the value of the object over the period of time.

87. (Original) The system of claim 85, comprising:

logic configured to dispatch an appraiser to a location of the loss to determine the at least one of the cost to replace the object, the cost to recondition the object, and the amount of diminished value of the object when the settlement offered is rejected.

88. (Cancelled)

89. (Currently Amended) A computer readable medium containing a computer program for insuring landscape architectural objects, wherein the computer program comprises executable instructions for:

determining a value associated with a landscape architectural object, said landscape architectural object comprising woody trees and shrubs that appreciate over time;

determining a change in the value of the object over a period of time;

determining, based at least in part upon an inspection of the landscape architectural object, a risk-of-loss to the object attributable to an eligible event that can occur over the time period; and

determining a cost of an indemnity against a loss to the object from the eligible event over the time period based on the change in value and the risk-of-loss.

90. (Original) The computer readable medium of claim 89, wherein the computer program comprises executable instructions for:

determining regional pricing information associated with at least one of an initial material cost of the landscape architectural object and an initial installation cost associated with an installing of the landscape architectural object in a landscape architectural setting.

91. (Original) The computer readable medium of claim 90, wherein the computer program comprises executable instructions for:

determining a change over the period in the regional pricing information associated with the at least one of the initial material cost and the initial installation cost determined prior to the loss.

92. (Original) The computer readable medium of claim 91, wherein the computer program comprises executable instructions for:

adjusting the regional pricing information associated with the at least one of the initial material cost and the initial installation cost determined prior to the loss based on at least one of a macro-economic trend model and a property value trend model.

93. (Original) The computer readable medium of claim 89, wherein the computer program comprises executable instructions for:

determining at least one of a growth rate, a degradation rate, an appreciation rate, and a depreciation rate associated with the object over the time period based on at least one of the attribute of the landscape architectural object and an attribute of a landscape architectural setting associated with the object.

94. (Original) The computer readable medium of claim 89, wherein the computer program comprises executable instructions for:

determining a susceptibility-of-loss to the landscape architectural object from the eligible

event.

95. (Original) The computer readable medium of claim 89, wherein the computer program comprises executable instructions for determining:

$$C_I = \int_{t_1-t_2}^{t_1-t_1} V(t) \times R_E(t) dt + C_A ;$$

wherein: C_I is the cost of the indemnity against the loss to the object from the eligible event over the time period (t_2-t_1) ;

$V(t)$ represents the change in the value of object over the time period;

$R(t)$ represents the risk-of-loss to the object attributable to the eligible event E that can occur over the period;

dt represents a portion of the period; and

CA represents a cost associated with administering the indemnity over the period.

96. (Original) The computer readable medium of claim 89, wherein the computer program comprises executable instructions for:

receiving a claim for the loss of the landscape architectural object;

determining whether the loss is a total or partial loss to the object based on information included in the claim;

offering a settlement for the loss based on at least one of a cost to replace the object when the loss is a total loss, and one of a cost to recondition the object and an amount of diminished value of the object when the loss is a partial loss; and

paying the settlement for the loss when the settlement offered is accepted.

97. (Original) The computer readable medium of claim 96, wherein the computer program comprises executable instructions for:

dispatching an appraiser to a location of the loss to determine the at least one of the cost to replace the object, the cost to recondition the object, and the amount of diminished value of the object when the settlement offered is rejected.

98. (Cancelled).